Debit Card Options and Security Bits

The following is a list of several options and security bits that should be reviewed prior to using Debit Cards and Debit Card Steering with your Eagle system.

Options

Option 1346 EMV Enabled on System

The option enable the use of EuroPay, MasterCard, and Visa Card payment security on the system.

Option 1670 EMV PIN Bypass Allowed

This Option controls the ability to do PIN bypass.

Option 1671 EMV US Common Debit AID

This determines whether the pin pad will default to the US common debit AID.

Enter EMV US common debit AID

EMV US common debit AID | Y | Yes |
| N | No |

For EMV debit transactions this option determines if the pin pad will default to use the U.S. common debit AID. If this is set to "No" the pin pad will use the AID that is ranked as the highest priority in the chip on the card.

Kept By System

OK

Cancel

Option 1777

This POS option in Options Configuration controls how EMV card payments are handled by POS and the PIN Pad. When the consumer pays via an EMV card containing both Credit and Debit AIDs, POS will compare the amount entered in Option 5128 "Debit Cards Transaction Threshold" to steer the transaction towards Credit or Debit accordingly.

Enter EMV Smart Payment

EMV Smart Payment | Y | Yes |
| N | No |

This option controls how EMV card payments will be handled by POS and the terminal. When the consumer pays via an EMV debit card, POS will compare the amount defined in Option 5128 "Debit Cards Transaction Threshold" to steer the transaction towards Credit or Debit accordingly. If either Option 5127 "Debit Bin Range Checking on System" or 5129 "Debit Bin Range Checking in POS" are set to No, the transaction type selection button will appear for manually directing the transaction.

The minimum pin pad requirement for this feature is the Ingenico isc 250 running RBA version 21.

Kept By System (can be changed)

OK

Cancel

Option 5127 Enter Debit Bin Range Checking

Select Yes to enable debit bin range checking on your system.

Enter Debit Bin Range Checking

Debit Bin Range Checking	N	No	OK
	Y	Yes	Cancel
	E	Enhanced Bin Range Checking	

This option determines if debit bin range checking or Enhanced bin range checking is enabled on the system. Enhanced bin range checking includes Debit, Health and Electronic Benefits bin range checking.

Kept By System

Option 5128 Enter Debit Transaction Threshold

Enter the transaction threshold you wish to use for consumers who pay with a debit card. When the transaction is at or above the amount listed, the pin pad will steer the consumer to pay by pin based debit.

Enter Debit Trans Threshold

Debit Trans Threshold   25   OK   Cancel

When a consumer pays via a credit/debit card the application will verify the card bin range exists in the debit bin range file. If so and if the transaction is at or above the dollar amount indicated in this option the pin pad will steer the consumer to pay by pin based debit.

Enter the whole dollar amount at which you want credit / debit cards to be directed to pin base debit.
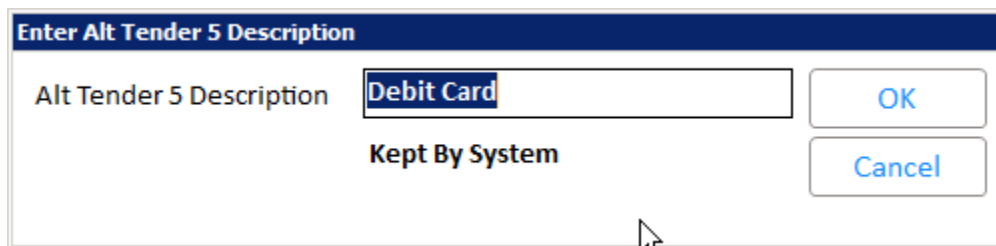
Kept By System (can be changed)

Alternate Tender

Options 5500-5696 encompass the options for 10 specific alternate tender types. The following options are described with the assumption that you are using Alternate Tender 5 (Options 5580-5597) for Debit Card Transactions. An Alternate Tender of Debit Card can be created using any Alternate Tender type by using the corresponding Option type.

ID	SubSystem	Description
5580	POS	Alternate tender 5 description
5581	POS	Alternate tender 5 open cash drawer?
5584	POS	Alternate tender 5 available on Sale transaction?
5585	POS	Alternate tender 5 enabled?
5586	POS	Alternate tender 5 available on Credit transaction?
5589	POS	Alternate tender 5 available on ROA transaction?
5590	POS	Alternate tender 5 available on Deposits?
5592	POS	Alternate tender 5 allow cash back?
5594	POS	Alternate tender 5 maximum amount without manager override
5596	POS	Alternate tender 5 type
5597	POS	Alternate Tender 5 note/text to use for POS signature request

Alternate Tender Description

 This labels your Alternate Tender Type. Best Practice for Debit Steering is to enter Debit Card.

Alternate Tender Open Cash Drawer

Select Yes if you wish the cash drawer to open when the customer uses a debit card. This option is set by store.

Enter Alt Tender 5 Open Drawer

Alt Tender 5 Open Drawer	Y	Yes		OK
	N	No		
	Kept By Store (can be changed)			Cancel

Alternate Tender Available on Sales Transaction

Select Yes if you want your customers to be able to pay for sales items with a debit card. This option is set by store.

Enter Alt Tender 5 On Sale?

Alt Tender 5 On Sale?	Y	Yes		OK
	N	No		
	Kept By Store (can be changed)			Cancel

Alternate Tender Enabled

Set this option to YES to enable the use of debit cards on your system. This option is set by store.

Enter Alt Tender 5 Enabled?

| Alt Tender 5 Enabled? | Y | Yes | OK |
| | N | No | Cancel |

Is alternate tender 5 being used? This must be set to "Yes" for this alternate tender to appear in Point-of-Sale.

Kept By Store (can be changed)

Alternate Tender Available on Credit Transaction

Select Yes if you want your customers to be able to pay for credit items with a debit card. This option is set by store.

Alternate Tender Available on ROA transaction

Select Yes if you want your customers to be able to pay for ROA items with a debit card. This option is set by store.

Alternate Tender Available on Deposit

Select Yes if you want your customers to be able to pay deposits with a debit card. This option is set by store.

Allow Cash Back

If you wish to allow your customers to get cash back when using Debit transactions, select yes. This option is kept by store.

5594 Maximum amount without manager override

Enter the maximum amount that may be purchased with a debit card without needing a manager override. If there is no limit, type 99999.99.

5596 Alternate Tender Type

For the type of alternate tender, select D for Debit Card.

5597 Alternate Tender Note/Text to use for POS signature Request

Use this option along with the Misc Menu choice Z to add text below the signature line of your debit card receipt.

Enter Alt Tender 5 code

Alt Tender 5 code [   ]

OK

Cancel

Enter the code given to the verbiage for capturing a signature when paying with this alternate tender type.   This verbiage will print below the signature line on the customer receipt. And the short description assigned to this code is the verbiage that will appear on the signature capture pad when requesting the customers signature.

Enter the text for this verbiage in Option's Misc Menu Z "Maintain user-defined notes/text". Be sure that you format it to account for each receipt print line being a max of 40 characters. The amount of lines you can add is unlimited. Then enter the Note ID you gave to this text in this option.

Kept By System (can be changed)

User-Defined Note Maintainence

Make a selection and press <Edit> or
<Delete>. Press <Add> to add a new one.
Press <OK> when you're done.

OK

Add

Edit

Delete

Code	Description
PL_INFO	Private Label Terms Information
TEST_ID	Public ID Information

Security Bits

<u>602</u>

Set this option to Yes to allow tender by debit card

<u>684</u>

This bit allows you to bypass mandatory tenders on Point of Sale Refunds